

## CHAPTER 13 PLAN

Debtor(s): Shelia S Woods SS#: xxx-xx-1669 Net Monthly Earnings: 1,167.27 Case No.: \_\_\_\_\_  
 \_\_\_\_\_ SS#: \_\_\_\_\_ Number of Dependents: 0

## I. Plan Payments:

( ) Debtor(s) propose to pay direct a total of \$ 1,170.00  weekly  bi-weekly  semi-monthly  monthly into the plan; or

( ) Payroll deduction Order: To \_\_\_\_\_ \$ \_\_\_\_\_  weekly  bi-weekly  semi-monthly  monthly for \_\_\_\_\_

Length of plan is 60 months, and the total debt to be paid through the plan is \$ 70,200.00.

Chapter 13 filing fees will be paid through the chapter 13 trustee assigned to the case.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

| CREDITOR      | TYPE OF PRIORITY | SCHEDULED AMOUNT | MONTHLY PAYMENT |
|---------------|------------------|------------------|-----------------|
| <b>-NONE-</b> |                  |                  |                 |

B. Total Attorney Fee: \$ 3,250.00; \$ 0.00 paid pre-petition;

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

| Name of Creditor | Total Amount of Debt | Amount of regular Payment to be Paid (check box) | Regular Payments to begin: Month/Year | Arrears to be paid by Trustee | Months Included in Arrearage Amt. | Proposed Interest Rate on Arrearage | Proposed Fixed Payment on Arrearage |
|------------------|----------------------|--|---------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|
| <b>-NONE-</b>    |                      | by Trustee<br>by Debtor                          |                                       |                               |                                   |                                     |                                     |

## 2. Secured Debts (not long term debts) to be paid through Trustee:

| Name of Creditor                  | Adequate Protection Payments | Total Amount of Debt | Debtor's Value     | Unsecured Portion | Description of Collateral   | Proposed Interest Rate | Proposed fixed Payments | Fixed Payment to Begin (Month/Year) |
|-----------------------------------|------------------------------|----------------------|--------------------|-------------------|---|------------------------|-------------------------|-------------------------------------|
| <b>American Credit Acceptance</b> | <b>\$237.37</b>              | <b>\$23,373.00</b>   | <b>\$23,737.00</b> | <b>\$0.00</b>     | <b>2014 Mercedes Benz<br/>28,000 miles<br/>Vin<br/>#WDDGF4HB8EA965934</b> | <b>5.25%</b>           | <b>\$898.94</b>         |                                     |
| <b>Badcock Furniture</b>          | <b>\$30.60</b>               | <b>\$3,060.00</b>    | <b>\$3,100.00</b>  | <b>\$0.00</b>     | <b>TV, Refrigerator, Table and Chairs</b>                                 | <b>5.25%</b>           | <b>\$117.69</b>         |                                     |

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

| Name of Creditor                       | Total Amount of Debt | Amount of Regular Payment | Description of Collateral | Reason for Direct Payment |
|--|----------------------|---------------------------|---------------------------|---------------------------|
| <b>Department Of Education/Navient</b> | <b>\$49,712.00</b>   | <b>\$0.00</b>             | <b>Student Loans</b>      | <b>In Defferment</b>      |

## IV. Special Provisions (check all applicable boxes):

This is an original plan.

This is an amended plan replacing plan dated \_\_\_\_\_.

This plan proposes to pay unsecured creditors 100 %.

Other Provisions:

## Special Intentions:

**Crescent Bank And Trust:Debtor is surrendering the 2013 Hyundai Sonata to Creditor in full satisfaction of the secured claim. Creditor shall be allowed an unsecured claim for the deficiency balance owed.**

**Allowed secured claims will receive adequate protection payments from the date of confirmation or from the bar date if the claim is filed after confirmation, until the debtor's attorney fee is paid in full. At such time as the debtors' attorneys fee is paid, the allowed secured claims shall be paid in monthly payments as set forth above.**

**Unsecured creditors shall not receive interest on their claims unless specifically provided for in this plan.**

**Payments by the Trustee- Pursuant to 11 U.S.C. §1326(b), from money received, the trustee shall first pay 507 (a) (2) costs, attorneys fees. When those cost have been paid, the Trustee shall pay the properly filed secured claims, then the properly filed priority claims, then any properly filed claims that are to be sub-classed. The remaining money received by the Trustee shall then be distributed pro-rata to the properly filed unsecured claims**

**All creditors being paid non-plan direct are hereby granted limited relief to continue to send monthly invoice, statements and payment requests to facilitate these monthly maintenance payments.**

**All Secured claims shall be paid as noted in Section 1 or until said claim or claims are paid in full. The claims distribution will be subject to modification after the Bar date review.**

**Debtor request to be on Direct Pay, due to place of employment and position.**

Attorney for Debtor Name/Address/Telephone #  
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Dated: May 17, 2017

**/s/ Shelia S Woods**  
**Shelia S Woods**  
 Signature of Debtor